

No. 202

ABSTRACT OF REPORTS
OF CONDITION OF
MONTANA

State Banks
National Banks
Trust Companies

June 30, 1970

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Building & Loan Associations

June 30, 1970



John A. Dowdall.....	Supt. of Banks
L. W. Alke.....	Chief Examiner
George H. Pendergast.....	Chief State Examiner
Frank J. Skufca....	Sr. Bank Examiner
Claude Cory.....	Examiner
Jack G. Carpenter.....	Examiner
George Schlosser.....	Examiner
Lynn Weaver.....	Examiner
Dennis R. Stewart.....	Examiner
Jerry Sullivan.....	Examiner

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
Billings	First Citizens Bank (1) Security Trust & Savings Bank (1) Valley State Bank
Boulder	First Boulder Valley Bank
Bozeman	Gallatin Trust & Savings Bank (1) Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	First Metals Bank & Trust Co. (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co.
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank
Fort Benton	First Chouteau County Bank
Froid	First State Bank (1)
Glendive	First Security Bank (1)
Great Falls	Central Bank of Montana (1) Eastside Bank of Montana First Trust Co. of Montana Montana Bank (1)
Hamilton	Citizens State Bank Ravalli County Bank (1)
Hardin	Big Horn County State Bank Little Horn State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)

Helena	Commerce Bank & Trust Co. (1) *First Security Bank Union Bank & Trust Co. (1)
Jordan	Garfield County Bank
Kalispell	Valley Bank of Kalispell
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	Lincoln Security Bank
Lincoln	The First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Security Bank & Trust Co. (1)
Missoula	First State Bank Missoula Bank of Montana
Phillipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders State Bank
Red Lodge	First Security Bank
Richey	First State Bank (1)
Ronan	Ronan State Bank (1)
Roundup	Miners and Merchants Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank Toole County State Bank
Sheridan	Bank of Sheridan
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Superior	First State Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Vallier	Vallier Bank of Montana (1)
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

(1) Members Federal Reserve Bank
*Opened April 13, 1970

MONTANA NATIONAL BANKS

Absarokee	Montana National Bank
Anaconda	First National Bank
Baker	Baker National Bank
Billings	First National Bank Midland National Bank
Bozeman	First National Bank
Browning	First National Bank
Butte	Miner's Bank of Montana N.A. *Montana National Bank
Chinook	Western Bank of Chinook, N. A.

Circle	First National Bank
Cut Bank	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank First Security Bank, N.A.
Glendive	First National Bank
Great Falls	First National Bank First West Side National Bank Great Falls National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank First National Bank
Lewistown	First National Bank
Libby	First National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Bank Southside National Bank Western Montana National Bank
Plains	First National Bank
Plentywood	Montana Nat'l Bank
Red Lodge	United States National Bank
Sidney	Richland National Bank Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Western National Bank

*Converted to National
charter May 20, 1970

STATE CHARTERED BUILDING AND LOAN ASSOCIATIONS IN MONTANA

Big Timber	Big Timber Building & Loan Association
Glendive	Glendive Building & Loan Association
Great Falls	Fidelity Savings & Loan Association
Helena	American Building & Loan Association
Livingston	Empire Savings & Loan Association
Sidney	Northern Building & Loan Association

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**Aggregate Resources and Liabilities of (87) State Banks and (1) Trust Company
June 30, 1970 Compared with Reports of June 30, 1969**

RESOURCES:	June 30, 1970	June 30, 1969	Increase+ Decrease—
Cash and Banks	\$ 91,464,098.93	\$ 88,444,272.03	\$ 3,019,826.90+
U.S. Government Bonds	126,152,244.60	133,921,620.63	7,769,376.03—
Federal Agency Bonds	22,746,337.53	24,844,122.37	2,097,784.84—
State and Municipal Bonds	91,841,803.31	82,419,210.73	9,422,592.58+
Other Securities	1,536,767.83	954,646.86	582,120.97+
Federal Funds Sold	8,285,000.00	7,396,000.00	889,000.00+
Loans and Discounts	418,450,738.01	388,285,657.50	30,165,080.51+
Premises, Furn. and Fix.	11,836,779.98	11,179,273.38	657,506.60+
Other Real Estate	660,753.33	574,442.47	86,310.86+
Other Assets	5,677,836.59	4,433,697.93	1,244,138.66+
	<u>\$ 778,652,360.11</u>	<u>\$ 742,452,943.90</u>	<u>\$ 36,199,416.21+</u>

LIABILITIES:

Demand Deposits	\$ 231,188,131.49	\$ 231,145,914.21	\$ 42,217.28+
Time Deposits	349,093,753.92	324,949,861.07	24,143,892.85+
U.S. Government Deposits	8,602,508.53	6,250,055.75	2,352,452.78+
Other Public Deposits	75,838,808.73	71,746,016.88	4,092,791.85+
Deposits of Comm'l. Banks ..	14,302,982.10	17,632,912.36	3,329,930.26—
Other Deposits	5,803,721.21	6,449,974.16	646,252.95—
Federal Funds Purchased	3,725,000.00	570,000.00	3,155,000.00+
Borrowed Funds	2,249,427.04	2,600,000.00	350,572.96—
Other Liabilities	17,334,761.46	16,527,622.06	807,139.40+
Reserves for Loan Losses	9,013,848.82	8,310,765.09	703,083.73+
Reserves on Securities	766,884.36	949,768.59	182,884.23—
Cap. Notes and Debentures ..	731,000.00	746,000.00	15,000.00—
Common Capital Stock	22,834,000.00	20,529,500.00	2,304,500.00+
Surplus	22,879,000.00	20,579,500.00	2,299,500.00+
Undivided Profits	13,890,433.47	13,102,606.57	787,826.90+
Capital Reserves	398,098.98	362,447.16	35,651.82+
	<u>\$ 778,652,360.11</u>	<u>\$ 742,452,943.90</u>	<u>\$ 36,199,416.21+</u>

**Aggregate Resources and Liabilities of (49) National Banks in Montana,
June 30, 1970 Compared with Report of (48) National Banks, June 30, 1969**

RESOURCES:	June 30, 1970	June 30, 1969	Increase+ Decrease—
Cash and Banks	\$ 116,483,229.57	\$ 111,143,627.94	\$ 5,339,601.63+
U.S. Government Bonds	112,079,217.34	112,340,765.31	261,547.97—
Federal Agency Bonds	18,347,480.71	11,933,651.18	6,413,829.53+
State and Municipal Bonds	112,676,074.65	115,024,250.45	2,348,175.80—
Other Securities	2,318,628.41	2,636,075.39	317,446.80—
Federal Funds Sold	14,494,165.96	2,795,000.00	11,699,165.96+
Loans and Discounts	474,533,789.23	458,143,730.51	16,390,058.72+
Premises, Furn. & Fix.	16,927,805.00	15,992,041.91	935,763.09+
Other Real Estate	896,780.97	752,295.04	144,485.93+
Other Assets	11,819,984.14	7,353,614.68	4,466,369.46+
	<u>\$ 880,577,155.98</u>	<u>\$ 838,115,052.41</u>	<u>\$ 42,462,103.57+</u>

LIABILITIES:

Demand Deposits	\$ 244,319,902.81	\$ 247,132,569.88	\$ 2,812,667.07—
Time Deposits	409,925,786.41	387,444,942.72	22,480,843.69+
U.S. Government Deposits	10,175,346.81	10,686,549.09	511,202.28—
Other Public Deposits	73,640,172.89	69,931,370.95	3,708,801.94+
Deposits of Comm'l. Banks	15,044,243.71	13,709,640.32	1,334,603.39+
Other Deposits	5,137,114.31	5,552,235.98	415,121.67—
Federal Funds Purchased	19,200,000.00	7,115,000.00	12,085,000.00+
Borrowed Funds	2,675,000.00	2,250,000.00	425,000.00+
Other Liabilities	31,925,940.11	30,992,185.39	933,754.72+
Reserves for Loan Losses	9,616,923.94	9,017,528.37	599,395.57+
Reserves on Securities	1,012,431.00	130,000.00	882,431.00+
Cap. Notes and Debentures ..	1,085,000.00	1,090,000.00	5,000.00—
Common Capital Stock	22,201,100.00	21,329,400.00	871,700.00+
Surplus	22,476,427.77	21,408,772.34	1,067,655.43+
Undivided Profits	11,948,727.86	10,128,226.50	1,820,501.36+
Capital Reserves	193,038.36	196,630.87	3,592.51—
	<u>\$ 880,577,155.98</u>	<u>\$ 838,115,052.41</u>	<u>\$ 42,462,103.57+</u>

Grand Total — ALL BANKS		
In Montana	\$1,659,229,516.09	\$1,580,567,996.31
		<u>\$ 78,661,519.78+</u>

Aggregate Resources and Liabilities of (6) State Chartered Building and Loan Associations, June 30, 1970, Compared with Reports of June 30, 1969

RESOURCES:	June 30, 1970	June 30, 1969	Increase+ Decrease—
Real Estate Loans	\$ 29,251,988.55	\$ 27,432,341.35	\$ 1,819,647.20+
Real Estate Contracts	487,465.85	449,793.77	37,672.08+
Real Estate Owned	164,870.91	151,954.48	12,916.43+
Office Buildings, Furniture and Fixtures	313,990.67	205,033.45	108,957.22+
Stock Loans	230,697.75	201,788.69	28,909.06+
Investments	1,663,505.82	2,216,866.46	553,360.64—
Cash and Due from Banks ..	984,260.42	1,296,482.87	312,222.45—
Stock in Federal Home Loan Bank	274,600.00	274,100.00	500.00+
Other Resources	414,270.62	285,022.00	129,248.62+
	<u>\$ 33,785,650.59</u>	<u>\$ 32,513,383.07</u>	<u>\$ 1,272,267.52+</u>

LIABILITIES:	June 30, 1970	June 30, 1969	Increase+ Decrease—
Installment Stock	\$ 12,686,795.51	\$ 16,774,086.87	\$ 4,087,291.36—
Prepaid Stock	2,215,752.85	3,616,499.80	1,400,746.95—
Full Paid Stock	14,017,942.06	8,237,150.19	5,780,791.87+
Borrowed Funds	650,000.00	15,000.00	635,000.00+
Due Borrowers	889,477.84	624,837.36	264,640.48+
Other Liabilities	110,806.29	217,989.89	107,183.60—
Contingent Fund and Reserves	2,859,139.39	2,789,306.63	69,832.76+
Undivided Profits	355,736.65	238,512.33	117,224.32+
	<u>\$ 33,785,650.59</u>	<u>\$ 32,513,383.07</u>	<u>\$ 1,272,267.52+</u>

Increase

Increase